

DIRECTIVE
01-EXAM-1

TO: All Medicare Supplement Carriers Writing Standardized Coverages for
Individuals

FROM: John W. Oxendine
Insurance and Safety Fire Commissioner

DATE: February 22, 2001

RE: Medicare Supplement Consumer Rate Comparison Web Project
Data Call for Specific Standardized Medicare Supplement
Plan/Rate Information
With Deadline for Return of Data by March 30, 2001

We are expanding the Office of Commissioner of Insurance's Consumer Information Web Page to include Individual Standardized Medicare Supplement Rate Information for each insurer in this product line. We require your immediate attention and help in supplying your rate information for Georgia to complete this important project. Attached please find specifications for a Data Call for Information related to your Individual Medicare Supplement Standardized Plans and their rates. Group Medicare Supplement is not included within this data call.

We are designing a Web-based system so that a consumer can enter his/her age, sex, Georgia Zip Code, smoker/non-smoker status and a desired Medicare Supplement Standardized plan (A-J). Our system will take the consumer demographic information then access insurer information and display annual premium costs as well as phone and address information of each carrier offering the desired standardized product.

We are attaching the file structure information we require the data to take as well as specifications for how to transmit this information to us for our inclusion in this new system.

Our file and record design takes a greatest common denominator approach. We want you to generate a separate record for each permutation of age, sex, Georgia zip code, and smoker status by product. Thus, an insurer with 10 standardized plans will need to generate a record for each plan, each age (65 to 99), each sex (M/F), each Georgia Zip Code (example Zip Code table supplied), each smoker status (whether or not company differentiates by smoker status).

Although this is the beginning of an important new effort to communicate this Medicare Supplement rate information, this is not a one-time request. We expect the reporting and updating of this information to continue throughout 2001 and in future years, as premium rates for Individual Standardized Medicare Supplement products are proposed and approved to reflect Medicare coverage limits and factors and emerging claims experience.

Our plan for future updates to these filings is straightforward. Whenever an insurer gains approval of a rate filing of one or more of its individual standardized plan product rates, it shall be required to transmit a **comprehensive update of its entire** Medicare Supplement Individual Standardized Rate filing information to this Office in accordance with the specifications of this Directive within **ten (10) business days prior to rates being implemented**. We will not accept piecemeal updates. It is our intention to include a reminder notification of their requirement to update rate table information to insurers when Medicare Supplement rate increases are approved.

We understand that there may be pending Medicare Supplement Rate filings submitted for the Commissioner's consideration which are in the pipeline during the time this data call is due. We request all insurers to send us information **only on currently approved Medicare Supplement individual rates by plan** based on the required characteristics we have outlined in this data call. You will be required to resubmit new data once a decision is granted by our Office.

We anticipate insurers will want to cooperate in responding to this data call. We strongly encourage voluntary company compliance with submission of the data within the deadlines. Each insurer should understand that we reserve the right to obtain this information through the Commissioner's official Examination powers under O.C.G.A. Chapter 33-2. If we must obtain the data under Examination powers, we will do so at insurer expense.

Again, **the deadline for submitting this information to us is March 30, 2001**. For technical questions, please contact our support staff by e-mail at support@mail.oci.state.ga.us or by phone at (404) 656-5875. You may also fax technical questions to us at (404) 657-6399.

JOHN W. OXENDINE
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA

Attachment:

MEDSUPP UPLOAD INSTRUCTIONS

Note: If you are an individual with a disability and wish to acquire this document in an alternative format, please contact the ADA Coordinator, Office of Commissioner of Insurance, 2 Martin Luther King, Jr. Drive, Atlanta, Georgia 30334. Telephone Number (404) 656-2056; TTY/TDD (404) 656-4031.